

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
 (Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

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/BT/	1	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
	2	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
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	4	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
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	6	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
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	8	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
	9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
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	11	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>

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12	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
13	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
14	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
15	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
16	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
17	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
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